

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-23106-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Juan F Crespo
8023 Kennedy Blvd
North Bergen, NJ 07047

Social Security No.:
xxx-xx-1989

Employer's Tax I.D. No.:

**NOTICE OF MATERIAL MISSTATEMENT OF DEBTOR'S
INCOME, EXPENSES OR ASSETS**

In accordance with 28 U.S.C. Section 586(f)(1), the United States Trustee contracted for an audit to be performed of the above-captioned debtor's petition, schedules and other information filed and/or provided by the debtor in this case.

NOTICE IS HEREBY GIVEN that the audit revealed one or more material misstatements concerning the debtor's income, expenses and/or assets. The Report is not a legal determination, and the legal effect of the auditors finding of material misstatement is a question for the Court. The audit report has been filed with the Court and is available for review by parties in interest.

Dated: November 14, 2018
JAN:

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Juan F Crespo
 Debtor

Case No. 18-23106-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: misstate

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Nov 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2018.

db	+Juan F Crespo, 8023 Kennedy Blvd, North Bergen, NJ 07047-4138
cr	+WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517647197	+Alfredo Filomeno, 2310 Bergenline Ave., Union City, NJ 07087-4533
517647198	+Benito Morales, 2310 Bergenline Ave., Union City, NJ 07087-4533
517647199	+Liss Ortiz, 2310 Bergenline Ave., Union City, NJ 07087-4533
517647200	+Miali Jimenez, 2310 Bergenline Ave., Union City, NJ 07087-4533
517647236	+TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 (address filed with court: Toyota Motor Credit, 4 Getehall Dr. Ste. 350, Parsippany, NJ 07054)
517655869	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517620030	+Wells Fargo, P O Box 14411, Des Moines, IA 50306-3411
517679127	Wells Fargo Bank, N.A., 1000 Blue Gentian Road N9286-01Y, Eagan, MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 15 2018 01:45:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517692124	E-mail/Text: bkr@cardworks.com Nov 15 2018 01:43:59 Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517724800	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2018 01:50:09 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517629754	+E-mail/Text: bankruptcy@cavps.com Nov 15 2018 01:45:52 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517733073	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2018 02:02:33 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517657287*	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517693053*	WELLS FARGO BANK N.A., 1000 BLUE GENTIAN ROAD N9286-01Y, EAGAN, MN 55121-7700
517741314*	WELLS FARGO BANK N.A., 1000 BLUE GENTIAN ROAD N9286-01Y, EAGAN, MN 55121-7700

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2018 at the address(es) listed below:

Charles G. Wohlrab	on behalf of Creditor	WELLS FARGO BANK, N.A. cwohrlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon	on behalf of Creditor	Toyota Motor Credit Corporation dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor	Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg		magecf@magtrustee.com
Nicholas V. Rogers	on behalf of Creditor	WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Robert B Davis	on behalf of Debtor Juan F Crespo	Rob@davislawcenterllc.com, rbdesq@gmail.com;r62529@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 7